

# Guidelines compliance table

EBA/GL/2018/10

---

26 April 2019  
Date of application – 31 December  
2019 (Last update – 18/12/2024)

---

## Guidelines on disclosure of non-performing and forborne exposures

The following competent authorities\* comply or intend to comply with the EBA’s Guidelines on disclosure on non-performing and forborne exposures:

	Competent authority	Complies or intends to comply	Comments
Member State			
BE	Belgium National Bank of Belgium	Yes	As at 28 May 2019, notification date.  The guidelines have been implemented by the National Bank of Belgium (NBB) via its Circular NBB_2019_11 of 21 May 2019 (available on the NBB website - <a href="http://www.nbb.be">www.nbb.be</a> )
BG	Bulgaria Българска народна банка (Bulgarian National Bank)	Intends to comply**	By 31 December 2019
CZ	Czech Republic Czech National Bank	Intends to comply**	By 01 January 2020.
DK	Denmark Danish Financial Supervisory Authority	No	The Danish authority does not consider the guidelines to take the principle of proportionality sufficiently into consideration. Considering that CRR II will apply a set of disclosure requirements that do not include disclosure of NPL for smaller institutions we find that it will be too large of an administrative burden to ask small

		<b>Competent authority</b>	<b>Complies or intends to comply</b>	<b>Comments</b>
				<p>institutions to comply with these Guidelines.</p> <p>The Danish Authority will only require significant institutions to comply with these guidelines. Therefore the partial compliance is that small institutions will not be required to comply with the Guidelines.</p> <p>The requirements in CRR II has been central to the Danish authority's consideration on whether to fully comply on these Guidelines.</p>
DE	Germany	Bundesanstalt für Finanzdienstleistungsufsicht (BaFin)	<b>Yes</b>	As at 26 June 2019, notification date.
EE	Estonia	Finantsinspektsioon	<b>Yes</b>	As at 20 June 2019, notification date.
IE	Ireland	Central Bank of Ireland	<b>Yes</b>	<p>As of notification date, i.e. 08.03.2021.</p> <p>The Central Bank implemented supervisory measures to ensure compliance with the Guidelines. No national measures were required to adopt the Guidelines.</p>
EL	Greece	Bank of Greece	<b>Intends to comply**</b>	By such time as the necessary legislative or regulatory proceedings have been completed.
HR	Croatia	Hrvatska narodna banka (Croatian National Bank)	<b>Complies</b>	<p>As at 2 March 2021, notification date. On 19 September 2019 Croatian National Bank (CNB) sent a circular letter to all Croatian credit institutions informing them that it expects them to apply the Guidelines as of 31 December 2019.</p> <p>The CNB expressed its expectation from all credit institutions to fully comply with applicable provisions</p>



		Competent authority	Complies or intends to comply	Comments
				of the Guidelines. If a credit institution should not comply with the applicable provisions of the Guidelines, the CNB shall consider imposing supervisory measures.
ES	Spain	Banco de España	Yes	As of notification date, 08.03.2021.
FR	France	Autorité de Contrôle Prudentiel et de Résolution	YES	As at 05 June 2019, notification date. ACPR complies through an “avis” published on its website: <a href="https://acpr.banque-france.fr/sites/default/files/media/2019/06/03/avis_orientations_abe_gl_2018_10.pdf">https://acpr.banque-france.fr/sites/default/files/media/2019/06/03/avis_orientations_abe_gl_2018_10.pdf</a>
IT	Italy	Bank of Italy	Intends to comply**	By 31 December 2019
CY	Cyprus	Central Bank of Cyprus	Yes	As of notification date, 08.03.2021
LV	Latvia	Financial and Capital Market Commission	Yes	As of notification date, 08.03.2021. <a href="https://likumi.lv/ta/id/316218-normativie-noteikumi-par-precizejosam-prasibam-informacijas-atklasanai-saskana-ar-regulas-es-nr-5752013-astotaja-dala-noteikto-par-informacijas-butiskumu-aizsargajamu-un-konfidencialu-informaciju-un-par-informacijas-atklasanas-periodiskumu">https://likumi.lv/ta/id/316218-normativie-noteikumi-par-precizejosam-prasibam-informacijas-atklasanai-saskana-ar-regulas-es-nr-5752013-astotaja-dala-noteikto-par-informacijas-butiskumu-aizsargajamu-un-konfidencialu-informaciju-un-par-informacijas-atklasanas-periodiskumu</a>
LT	Lithuania	Bank of Lithuania	Yes	As at 25 June 2019, notification date.
LU	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)	Yes	As of notification date, 05.03.2021. <a href="https://www.cssf.lu/wp-content/uploads/cssf20_751eng.pdf">https://www.cssf.lu/wp-content/uploads/cssf20_751eng.pdf</a>
HU	Hungary	Central Bank of Hungary	Intends to comply**	By 31 December 2019
MT	Malta	Malta Financial Services Authority (MFSA)	Intends to comply**	By such time as the necessary legislative or regulatory proceedings have been completed.
NL	Netherlands	De Nederlandsche Bank	Yes	As at 17 October 2019, notification date.

		Competent authority	Complies or intends to comply	Comments
AT	Austria	Austrian Financial Market Authority	Yes	As at 25 June 2019, notification date.
PL	Poland	Komisja Nadzoru Finansowego	Yes	As at 25 June 2019, notification date.
PT	Portugal	Banco de Portugal	Yes	<p>As of date of notification, 09.03.2021.</p> <p>An Instruction was published requiring institutions under Banco de Portugal supervision, when applicable, to disclose the information foreseen in the Guidelines.</p> <p>(<a href="https://www.bportugal.pt/instrucao/202019">https://www.bportugal.pt/instrucao/202019</a>)</p>
RO	Romania	National Bank of Romania	Yes	<p>As of date of notification, 09.03.2021</p> <p>Guideline has been transposed through NBR Instructions from 27.12.2019.</p> <p><a href="http://www.bnr.ro/Institutiide-credit--1965.aspx">http://www.bnr.ro/Institutiide-credit--1965.aspx</a></p>
SI	Slovenia	Bank of Slovenia	Yes	<p>As at 18 June 2019, notification date. Bank of Slovenia attend to comply with the Guidelines after the Implementation of Commission Implementing Regulation (EU) No 680/2014 amended due required Information related to non-performing exposures under DPM v 2.9, which has not yet been published in the Official Journal of the European Union. The final draft of the amended implementing regulation is still under the EBA approval procedure.</p> <p>Since currently, there In no listed less significant institutions operated In Slovenia, we believe, that it temporarily help them to reduce the reporting burden, thus allowing them more time for implementation of changes in supervisory reporting due to new version DPM v 2.9, which is also the basis for disclosures under relevant guidelines on disclosure.</p>

		Competent authority	Complies or intends to comply	Comments
				DPM v 2.9 will be used for the first reporting date 31 March 2020. <a href="http://uradni-list.si">Uradni list - Vsebina Uradnega lista (uradni-list.si)</a>
SK	Slovakia	Národná banka Slovenska	Yes	As of 10/12/2024, notification date.
FI	Finland	Finanssivalvonta (FIN-FSA)	Yes	As of 02 September 2019, notification date.
SE	Sweden	Finansinspektionen	Yes	As at 25 June 2019, notification date.

EU Institutions – Agencies

ECB	European Central Bank		Complies	As at 12 January 2021, notification date.  Significant Institutions as defined in Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions.
-----	-----------------------	--	----------	---

EEA – EFTA State

IS	Iceland	Financial Supervisory Authority, Iceland	Yes	As of notification date, 04.03.2021.
LI	Liechtenstein	Financial Market Authority Liechtenstein (FMA)	Yes*	As at 18 June 2019, notification date.
NO	Norway	Finanstilsynet	Yes*	As at 08 July 2019, notification date.

\*The EEA States other than the Member States of the European Union are not currently required to notify their compliance with the EBA’s Guidelines. This table is based on information provided from those EEA States on a voluntary basis.

\*\* Please note that, in the interest of transparency, if a competent authority continues to intend to comply after the application date, it will be considered “non-compliant” unless (A) the Guidelines relate to a type of institution or instruments which do not currently exist in the jurisdiction concerned; or (B) legislative or regulatory proceedings have been initiated to bring any national measures necessary to comply with the Guidelines in force in the jurisdiction concerned.



**Notes**

Article 16(3) of the EBA’s Regulations requires national competent authorities to inform us whether they comply or intend to comply with each Guideline or recommendation we issue. If a competent authority does not comply or does not intend to comply it must inform us of the reasons. We decide on a case by case basis whether to publish reasons.

The EBA endeavour to ensure the accuracy of this document, however, the information is provided by the competent authorities and, as such, the EBA cannot accept responsibility for its contents or any reliance placed on it.

For further information on the current position of any competent authority, please contact that competent authority. Contact details can be obtained from the EBA’s website [www.eba.europa.eu](http://www.eba.europa.eu).